

2020



We do amazing.



# Benefits Enrollment Guide



Welcome to your 2020 Benefits Enrollment Guide. This guide is your summary of the benefit options that are available to eligible employees of the Columbus Consolidated Government. Each benefit is designed to protect your health and well-being as well as provide valuable financial protection.

Each section of the Benefits Enrollment Guide is structured to provide you with plan highlights as well as detailed, descriptive instructions to assist you in navigating through the web-based enrollment portal.

While the Benefits Enrollment Guide is an important component in the benefit communication process, your dedicated NFP service team continues to provide annual enrollment meetings, in addition to being available for questions and concerns regarding benefits throughout the plan year.

Please review the plans contained in the Benefits Enrollment Guide and see how these plans can work for you and your eligible dependents. Your participation in the plans is voluntary. The benefit plans have been chosen to provide a continuation of protection that complements the Columbus Consolidated Government's leave policies and retirement plans. The plan year is in effect from January 1, 2020 to December 31, 2020.

This Benefits Enrollment Guide is intended for orientation purposes only. It is an abbreviated overview of the plan documents. Please refer to the Certificate Booklet (the contract) available from the plan carriers for complete details. Your Certificate Booklet will provide detailed information regarding copayments, coinsurance, deductibles, exclusions and other benefits. The certificate booklet will govern should a conflict arise relating to the information contained in this summary. This summary does not establish eligibility to participate in or receive benefits from any benefit plan.

**NOTICE:** If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 29 for more details.

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This guide describes the benefit plans available to you as an eligible Employee of Columbus Consolidated Government. The details of these plans are contained in the official Plan Documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Descriptions (SPD) (as described by the Employee Retirement Income Security Act).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the Plan Documents, the formal wording in the Plan Documents will govern. Please note the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Columbus Consolidated Government and NFP.

ShawHankins

Right Partner. Right Benefits.



**CLIENT EMPLOYEE ANNOUNCEMENT**

ShawHankins Acquired by NFP

All Employees,

Our benefits broker, ShawHankins, was recently acquired by NFP. NFP is an insurance industry leader with more than 5,000 employees and 250+ offices across the United States. As one of the largest benefits brokers in the nation, NFP provides their clients with best-in-class products and services.

With this acquisition, the ShawHankins name will officially change to NFP in August 2019. You will see this new name and branding on your benefit materials.

While the company name will change, exceptional service remains the priority for the ShawHankins/NFP team. The service team, enrollment portal, contact numbers and office locations will not change. However, they will now have even greater ability to effectively serve you.

Please contact ShawHankins/NFP with any questions. 844-505-9458.



## Open Enrollment Memo

Columbus Consolidated Government will be holding our annual Open Enrollment beginning September 30<sup>th</sup> through October 18<sup>th</sup>.

We make every effort to provide employees with choices of quality health care plans that provide competitive benefits and coverage for employees and their families, while at the same time, managing the cost of these plans so they are affordable for both our employees and CCG.

Like most employers, managing healthcare costs and analyzing the future impact of health care reform continue to be great challenges for CCG. While some factors that contribute to our rising health care costs are related to government mandates such as provisions of health care reform, other factors are a direct result of the healthcare choices or decisions that plan members make. The upcoming health fair provides a great opportunity for you to explore lifestyle changes that may enhance your quality of life.

Wellness remains the primary focus, as it relates to benefits, for 2020. Employees who choose to participate in the wellness program by completing a Personal Health Assessment and attending health coaching sessions, if required, will see no increase to their current payroll deduction for medical coverage for the 2020 plan year. The deadline to complete the Personal Health Assessment is November 1<sup>st</sup>. By focusing on wellness and managing our health conditions, we are better able to control our medical expenses in the future and stabilize the cost for coverage.

Please remember Open Enrollment is your annual opportunity to:

- Compare plan designs and plan costs and determine which benefit plans will best suit your needs for the upcoming plan year.
- Make changes which includes enrolling in a plan for the first time, adding or dropping dependents, switching health plans, and modifying the nature of your coverage (i.e., adding dental coverage).

The elections you make during Open Enrollment will become effective with the new plan year beginning January 1, 2020.

All employees will have the opportunity to earn up 1 Wellness Day by completing a Personal Health Assessment which consists of a Health Risk Assessment and Biometric Screening.

The pharmacy benefits will still be administered through PharmAvail.

There will continue to be a tobacco surcharge of \$50 per month for all employees that certify they are a tobacco user or fail to complete the Tobacco Attestation Form. Employees will have access to two free cessation programs and can avoid the surcharge by completing the program and providing the certificate of completion to Human Resources.

There will be no plan design changes for medical or vision. Both the Low and High dental plans will now include coverage for implants. Your life insurance coverage will experience no changes in 2020, unless you are entering a new age bracket for voluntary term life. If you make no new elections, you will continue with your current level of coverage for all of these benefits.

The Flexible Spending Accounts will continue to be administered by TASC. The annual maximum contribution limit for the Healthcare FSA has increased for 2020 to \$2,700. You must make an election for 2020 to continue participating in the Flexible Spending Accounts. All participants will receive a new debit card and will be awarded their roll over amounts at the end of the run out period.

Telemedicine will continue to be offered in a benefit discount program through NewBenefits. If you are currently enrolled and do not make changes to your selection, your enrollment will continue for 2020.

## Open Enrollment Schedule

If you would like assistance with making a change to your benefits, help with reviewing your current benefits or you simply have questions, please don't hesitate to sign-up for an appointment with a NFP benefit counselor. They will be available as shown in the schedule below. The enrollment assistance appointment scheduling link is: <https://zen84ywddw.timetap.com>.

You can also make your election changes online on your own or with the support of the NFP Service Center.

We highly recommend that employees at least log-on to bswift and review your information as well as your beneficiaries for the life insurance. Also, please remember your FSA elections do not roll-over each year, so you must re-enroll in that benefit.

Location	Date	Time
Public Works Main Building	October 02, 2019	7:00 AM – 2:00 PM
Public Works Recycling Division	October 02, 2019	7:00 AM – 2:00 PM
Government Center Plaza	October 3, 2019	7:00 AM – 2:00 PM
Police Department Community Room	October 04, 2019	8:00 AM – 3:00 PM
Fire & EMS Training Room	October 07, 2019	8:00 AM – 2:00 PM
Muscogee County Jail	October 08, 2019	8:00 AM – 2:00 PM
CSC Community Room	October 11, 2019	8:00 AM – 2:00 PM
Trade Center – North Hall	October 18, 2019	Health Fair: 10:00 AM – 2:00 PM Enrollment Appointments: 8:00 AM – 3:00 PM

## Before You Enroll – Things to Know

You are REQUIRED to **provide the following information/documentation** for all new dependents/beneficiaries:

- Name
- Date of Birth
- Social Security number
- Address

### HOW TO ENROLL ONLINE

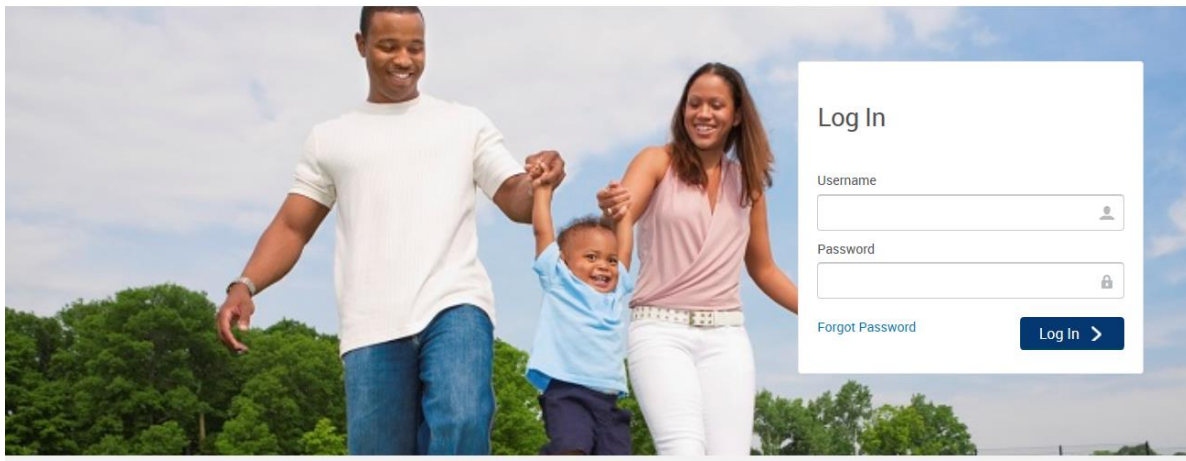
Go to [www.columbusga.bswift.com](http://www.columbusga.bswift.com).

At this time, make sure to disable your pop up blocker.

At the enrollment website enter your Username and Password.

- Username is the first letter of your first name, your last name, and last 4 digits of your Social Security number (ex. jdoe4567).
- Password is the last 4 digits of your Social Security number (ex. 4567).

You will then be prompted to create a permanent password.



- Please go online or meet with a NFP benefit counselor to make changes and/or elect or decline coverage by **October 18<sup>th</sup>**. Please see enrollment schedule.
- Please contact NFP at 844-505-9158 to speak with a benefit counselor if you need assistance with your enrollment.

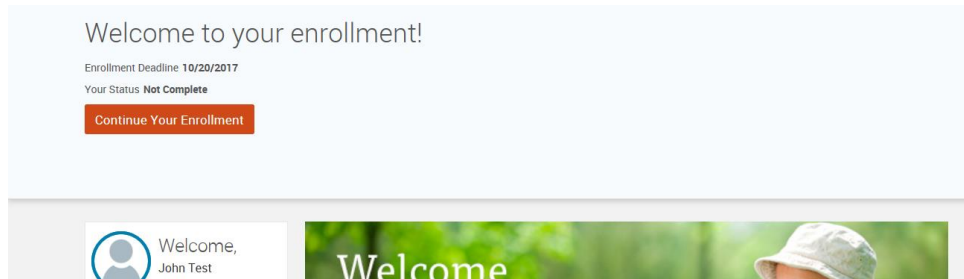
**If you make no changes to your 2020 health care coverage, you will continue on your current plan and at your current coverage level.**

**Failure to enroll within the enrollment time period will result in the forfeiture of your eligibility enrollment/changes until the next annual enrollment period unless you experience an eligible qualifying event.**

## How To Enroll Online

To Begin:

- 1) From the “Home Page” click on the “Start Your Enrollment” link, to begin the election process. Make sure you go to “My Profile” before you begin the enrollment process to confirm your demographic and dependent information , as well as add any new dependents.



Welcome to your enrollment!

Enrollment Deadline 10/20/2017

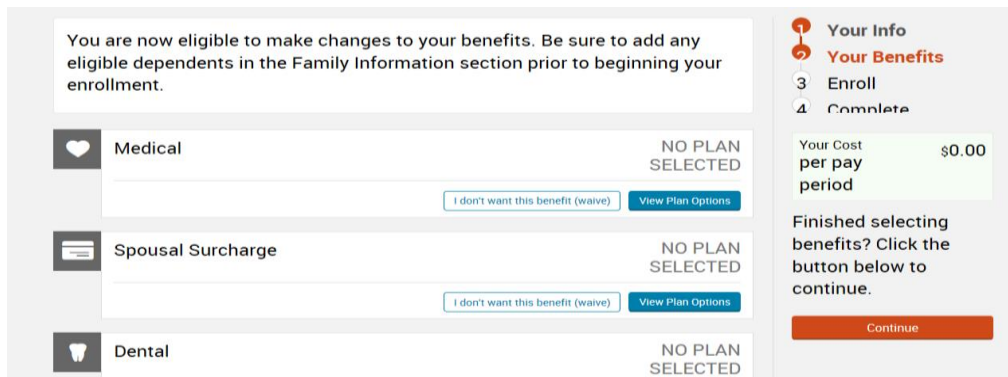
Your Status **Not Complete**

[Continue Your Enrollment](#)




Welcome, John Test

Welcome

- 2) To select or change your current election, select the View Plans button for the corresponding benefit.



You are now eligible to make changes to your benefits. Be sure to add any eligible dependents in the Family Information section prior to beginning your enrollment.

	Medical	NO PLAN SELECTED
<input type="text"/>		<a href="#">I don't want this benefit (waive)</a> <a href="#">View Plan Options</a>
	Spousal Surcharge	NO PLAN SELECTED
<input type="text"/>		<a href="#">I don't want this benefit (waive)</a> <a href="#">View Plan Options</a>
	Dental	NO PLAN SELECTED

**Your Info**

**Your Benefits**

3 Enroll

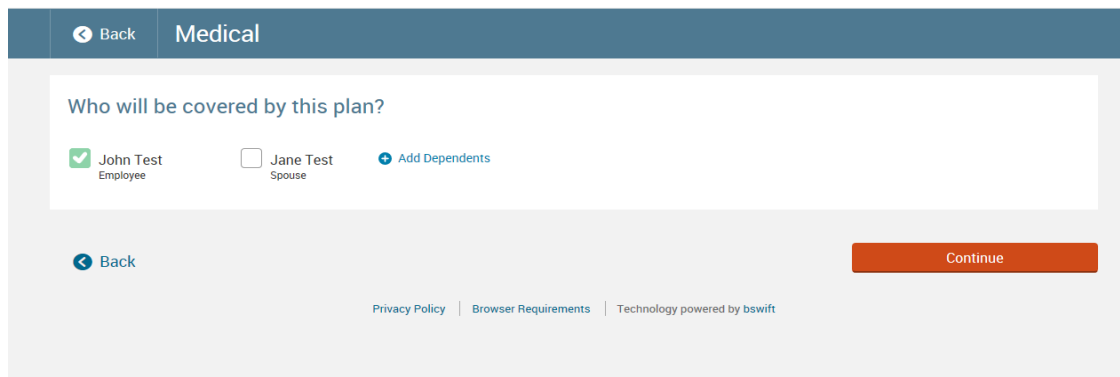
4 Complete

Your Cost per pay period: \$0.00

Finished selecting benefits? Click the button below to continue.

[Continue](#)

- 3) Select the dependents you wish to cover under that particular benefit plan. Then click on the Continue button.



[Back](#) Medical

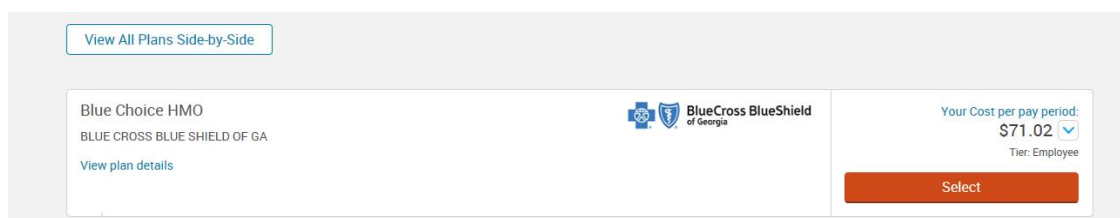
Who will be covered by this plan?

☒ John Test Employee ☐ Jane Test Spouse [+ Add Dependents](#)


[Back](#) [Continue](#)

[Privacy Policy](#) | [Browser Requirements](#) | Technology powered by bswift

- 4) Click on View Plan Details to see details for the corresponding plan. After making a decision, choose the appropriate tier using the drop down menu, then click the Select button under the chosen plan.






[View All Plans Side-by-Side](#)

Blue Choice HMO BLUE CROSS BLUE SHIELD OF GA <a href="#">View plan details</a>		Your Cost per pay period: \$71.02 <a href="#">v</a> Tier: Employee
		<a href="#">Select</a>

## How to Enroll Online

- 5) Repeat this process for all remaining benefits. Please take note that your per pay period deductions will total on the right hand side as you continue through the enrollment process. Once you have finished selecting benefits, click the Continue button on the right hand side.

	<b>Dental</b>	NO PLAN SELECTED	Your Cost per pay period <b>\$71.02</b>
<input type="button" value="I don't want this benefit (waive)"/> <input type="button" value="View Plan Options"/>			
	<b>Vision</b>	NO PLAN SELECTED	
<input type="button" value="I don't want this benefit (waive)"/> <input type="button" value="View Plan Options"/>			
	<b>Basic Employee Life</b>	\$0.00 <input type="button" value="v"/> Your Cost per pay period	Finished selecting benefits? Click the button below to continue.  <input type="button" value="Continue"/>

- 6) Make your beneficiary designations or confirm your current designations, and once finished click on the Continue button.

<b>Primary Beneficiaries</b> (required) <table border="1"> <thead> <tr> <th>Name</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>My Estate (Employee)</td> <td><input type="text"/> %</td> </tr> <tr> <td>Jane Test (Spouse)</td> <td>100.00 %</td> </tr> <tr> <td>James Test (Sibling)</td> <td><input type="text"/> %</td> </tr> <tr> <td colspan="2"><b>Total: 100%</b></td> </tr> </tbody> </table> <p><input type="button" value="Add New Beneficiary"/></p> <p><input checked="" type="button" value="Add Secondary Beneficiaries"/> (optional)</p> <p>Secondary beneficiaries receive money if your primary beneficiaries are</p>	Name	Percentage	My Estate (Employee)	<input type="text"/> %	Jane Test (Spouse)	100.00 %	James Test (Sibling)	<input type="text"/> %	<b>Total: 100%</b>		<div> <div>3</div> <div>Enroll</div> </div> <div> <div>2</div> <div>Beneficiaries</div> </div> <div> <div>1</div> <div>Review and Confirm</div> </div> <div> <div>4</div> <div>Complete</div> </div> <div>         Your Cost per pay period <b>\$0.00</b> </div> <div> <input type="button" value="Continue"/> </div>
Name	Percentage										
My Estate (Employee)	<input type="text"/> %										
Jane Test (Spouse)	100.00 %										
James Test (Sibling)	<input type="text"/> %										
<b>Total: 100%</b>											

- 7) Review all your selections for accuracy. Once you have completed your review, click inside the box next to I agree and I'm finished with my enrollment. Next click on the Complete Enrollment button.

<p><b>Once You've Reviewed All Your Selections:</b></p> <p>Participation</p> <p>I hereby acknowledge I have read the statements contained herein, or they have been read to me, and the statements are true and complete to the best of my knowledge. I understand any misrepresentation or omission contained herein may be used to reduce or deny claim or void the contract if such misrepresentation or omission affects acceptance of the risk. I hereby enroll for benefits for which I am presently eligible, or for which I may become eligible, under my employer's group contract(s). If any deductions are required for this coverage, I authorize such deductions from my earnings and I understand that any premiums will be automatically deducted from my paycheck on a pre-tax basis (before tax dollars) unless I submit a declination election. I reserve the right to revoke this deduction authorization at any time upon written notice.</p> <p><input type="checkbox"/> I agree, and I'm finished with my enrollment.</p>	<div> <div>Beneficiaries</div> <div>Review and Confirm</div> </div> <div> <div>4</div> <div>Complete</div> </div> <div> <input type="button" value="Complete Enrollment"/> </div>
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- 8) Once you have successfully completed your enrollment, you will see the confirmation above. You will now have the option to view, print, or email your benefit confirmation statement.



**Your enrollment is complete!**



You may make changes to your elections until: **October 20, 2017**

You have completed your enrollment. Click the Print icon to print out a copy of your Confirmation Statement for your records or the Email icon to email yourself a copy of the Statement. If you would like to make changes to your enrollment, click on the plan's Edit Selection button.

**Your Confirmation Statement is ready**

Your Confirmation Statement is an overview of your new benefits and costs for your review and records.

 [VIEW](#)

 [PRINT](#)

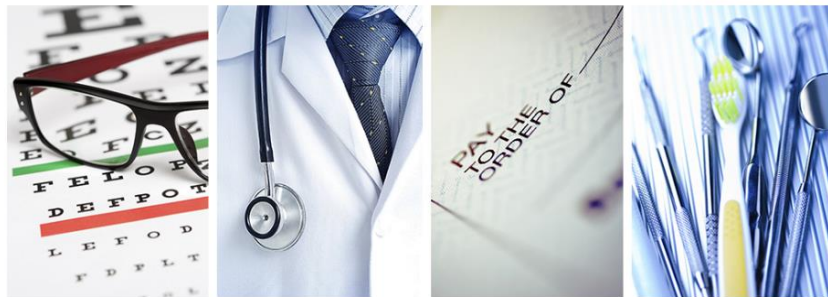
## Benefit Resource Center

NFP provides the Columbus Consolidated Government Employees a Benefit Resource Center website that gives you access to all of the plan details needed to make decisions on your benefit elections. The Benefit Resource Center contains information on the following topics:

- New Hire Enrollment
- Employee Benefits
  - Medical/Prescriptions
  - Tobacco Surcharge
  - Wellness Program
  - Health and Wellness Center
  - Dental
  - Vision
  - Life
  - Voluntary Benefits
  - New Benefits Telemedicine
  - Flexible Spending Accounts
- Qualifying Life Events
- Enrollment
  - NFP Enrollment Portal
  - Enrollment Guide
  - Benefits At A Glance
  - Enrollment Presentation
- Resources
  - Contacts



Benefit Resource  
Center



For easy access we have included important documents and links to your benefit information along with access to the bswift enrollment system on the enrollment page of the website. The Benefit Resource Center also includes videos that will discuss a high level overview of the benefit plans and ancillary coverages that you have available. Please visit [www.columbusga.gov/HR](http://www.columbusga.gov/HR) and click on the link to the Benefit Resource Center site to view documents on each of your benefits. Remember, if you still have questions please contact the NFP service center at 1-844-505-9158.



### **Eligibility:**

Active Full Time Employees and Pre-65 Retirees of the Columbus Consolidated Government are eligible for benefits. If you are a new employee you are eligible to join the plans the 1<sup>st</sup> day following 30 days of active employment. Otherwise, your annual enrollment elections are effective January 1<sup>st</sup> of each year.

Your spouse and dependent children are also eligible to participate in our benefit plans. Spouse is defined as your legal spouse who resides in the United States. Your dependent children include natural children, legally adopted children, stepchildren and children for whom the employee has been legally appointed as guardian.

- » Your child can be covered on the medical, dental, and vision plans to age 26. If your dependent child is approaching 26 and is disabled, an application for continuation of dependent status must be made within 30 days of the child's 26<sup>th</sup> birthday.
- » Your child can be covered on the life plans to age 26. If your dependent child is approaching 26 and is disabled, an application for continuation of dependent status must be made within 30 days of the child's 26<sup>th</sup> birthday.

### **Qualifying Events:** (refer to your Summary Plan Description - Special Enrollment Rights)

Most benefit deductions are withheld from your paycheck on a pre-tax basis and therefore your ability to change your benefits elections is restricted by Section 125 of the Internal Revenue Code.

- Once your elections become effective, you will not be able to change your elections until the next annual enrollment period unless you experience an eligible qualifying event.
- Examples of qualifying events include: a change in marital status; a change in the number of dependents due to birth, adoption, placement for adoption or death of a dependent; a change in employment status for yourself or spouse; loss or gain of coverage through your spouse; a change in dependents eligibility.
- **You must notify Human Resources, provide proof of your qualifying event, and enroll within 30 days from the effective date of the qualifying event.**
- Please contact NFP at 844-505-9158 to speak with a benefit consultant regarding enrollment due to a Qualifying Event.

## Medical Benefits – Administered by Anthem BCBS

Although we don't plan on getting sick or injured, most of us generally will need some type of medical care or attention. Medical insurance is important to assist in paying for medical expenses, whether they are expected or unexpected.

Columbus Consolidated Government offers the following medical plans as summarized below. This summary is to provide key features for In-Network benefits only.

Plan Provisions	Silver	Gold
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Deductible (Individual / Family)</b>	\$2,000 / \$4,000	\$1,000 / \$2,000
<b>Annual Out of Pocket Maximum</b>	\$6,350 / \$12,700	\$6,350 / \$12,700
<b>Coinsurance</b>	80%	90%
<b>Preventive Care:</b> Immunizations, Pap Smear, Mammography/Cancer Screenings, Annual Physicals, Well Child Check Ups	100% (no copay)	100% (no copay)
<b>Office Visits:</b>		
Primary Care	\$30 copay (free at HWC)	\$20 copay (free at HWC)
Specialist	\$40 copay	\$30 copay
<b>Hospital-Outpatient/Inpatient Services</b>	20% after deductible	10% after deductible
<b>Emergency Room (waived if admitted)</b>	\$200 + 20%	\$150 + 10%
<b>Urgent Care</b>	\$60 copay	\$60 copay
<b>Prescription Drugs</b>		
Generic (30 day supply) Mail Order (90 day supply)	\$20 copay \$40 copay	\$20 copay \$40 copay
Brand (30 day supply) Mail Order (90 day supply)	\$40 copay \$80 copay	\$40 copay \$80 copay
Non-Formulary (30 day supply) Mail Order (90 day supply)	\$60 copay \$120 copay	\$60 copay \$120 copay
Specialty (30 day supply) Mail Order (90 day supply)	\$150 copay N/A	\$150 copay N/A
Lifestyle Drugs (30 day supply) Mail Order (90 day supply)	50% N/A	50% N/A

\*All medication is free when available at the HWC (Health & Wellness Center).

## Medical Benefits - Continued

### RX Notes through PharmAvail:

- Inhaled nasal steroids are not covered.
- Over the counter medications are not covered.
- Members who choose to have a brand name drug filled when a generic equivalent is available, will be responsible for the difference in cost in addition to the copay.

All members are encouraged to view the 2020 PharmAvail formulary, located on the Benefit Resource Center Site which can be access by visiting [www.columbusga.gov/HR](http://www.columbusga.gov/HR), before filling prescriptions in 2020.

### Locate a Provider:

With Anthem Blue Cross Blue Shield of Georgia, you can choose from a diverse network of Primary Care Physicians (PCP) and other medical providers through their national directory.

Visit [www.bcbsga.com](http://www.bcbsga.com) to find a provider near you. Click on “Find a Doctor” to begin your search. Be sure to choose **National Open Access POS** as the “Plan /Network”.

Member/Patient Services:  
(855) 397-9269

### Explanation of Benefits (EOB), claims access and much more such as claim cost estimate tools and health calculators:

Register as a member at [www.bcbsga.com](http://www.bcbsga.com) to gain access.

Take the Anthem BCBS guided tour anytime to learn more: [www.bcbsga.com/guidedtour/](http://www.bcbsga.com/guidedtour/)

### Medical Per Pay Period Cost (26 per year) Rates do not include the tobacco surcharge.

Coverage Tier	Silver Plan Wellness Incentive Included	Silver Plan w/Spousal Surcharge and Wellness Incentive	Silver Plan No Wellness Incentive	Gold Plan Wellness Incentive Included	Gold Plan w/Spousal Surcharge and Wellness Incentive	Gold Plan No Wellness Incentive
Employee	\$73.03	N/A	\$78.38	\$104.65	N/A	\$112.32
Employee + Spouse	\$137.29	\$302.05	\$147.35	\$196.74	\$361.50	\$211.15
Employee + Child(ren)	\$127.82	N/A	\$137.18	\$183.16	N/A	\$196.57
Employee + Family	\$202.31	\$367.07	\$217.13	\$289.90	\$454.66	\$311.13

## Tobacco Surcharge

In an effort to promote and support the health and wellness of employees, the Columbus Consolidated Government will impose a **\$50.00 per month or \$23.08 biweekly surcharge** above the premium rate for all active employees/Pre-65 retirees premium plans including the Silver and Gold Plan. This surcharge is subject to change annually. The surcharge applies to employees/Pre-65 retirees, who are tobacco users. For purposes of the premium surcharge, "tobacco use" is defined as:

- Using any tobacco product (other than for religious or ceremonial use) including cigarettes, cigars, pipes, electronic cigarettes, vaping; tobacco products applied to the gums (e.g., dipping, chewing tobacco, or snuff);
- Uses tobacco products on average four or more times a week;
- Within no longer than the past six months.

The Columbus Consolidated Government supports its employees' desire to quit; therefore, employees have access to two free tobacco cessation programs:

1. Georgia and Alabama Department of Health's Tobacco Quit Line Program – Telephonic Format. To register for this program you must complete and return the Quit Line Referral form to Sabina Shah Health Coach, at [sabinashah@careatc.com](mailto:sabinashah@careatc.com) beginning September 1, 2019 through August 31, 2020. Once registered, you will be connected to a quit coach that will help you develop a personalized quit plan over a 6-MONTH period. The time may be adjusted depending on your quit date. You must request a letter of eligibility at the end of the 6-month program when you have completed it and it should be emailed to [sabinashah@careatc.com](mailto:sabinashah@careatc.com) within 10 days of receiving.
2. American Cancer Society FreshStart Program – Face-to-Face Onsite Group Setting. You must request participation in this program by calling Human Resources at 706-653-3542, or by registering in the CCG database immediately. Classes start on September 10, 2019. A trained instructor will serve as group facilitator for face-to-face sessions. The program consists of 4 one-hour sessions. You must completed all four sessions of the FreshStart Program and provide a certificate of completion to Human Resources within 10 days of completing the program.

The Health & Wellness Center will also offer tobacco cessation medications.

**Consequences of False Certification:** The penalty for false certification of tobacco product abstinence is the imposition of the tobacco surcharge immediately following the discovery of false certification or positive random nicotine test. ***The \$50.00 per month/\$23.08 biweekly tobacco surcharge WILL apply.***

**Removal of Tobacco Surcharge:** The tobacco surcharge may be removed by completing the Tobacco Cessation Program Option #1 or #2 offered by CCG. Once you have completed a tobacco cessation program and provided certification (proof) of program completion, the tobacco surcharge will be removed and a retroactive refund of the tobacco surcharge for that year will be issued. Your certificate of completion must be submitted to the HR Department within 10 days of receipt.

**Random Nicotine Testing:** Employees must agree to random nicotine testing at the Columbus Consolidated Government's expense for evidence of tobacco product consumption.

**Failure to Return Tobacco/Smoke Free Affidavit: EMPLOYEES WHO FAIL TO RETURN A COMPLETED, SIGNED AND WITNESSED AFFIDAVIT TO HUMAN RESOURCES BY NOVEMBER 1, 2019 WILL BE ENROLLED BY DEFAULT INTO THE TOBACCO SURCHARGE RATE EFFECTIVE JANUARY 2020.**

## Wellness Program

Employees who are enrolled in one of the healthcare plans have the opportunity to avoid any increase to payroll deductions for medical coverage by participating in the Wellness Program. Employees who complete a Personal Health Assessment (PHA) consisting of a Health Risk Assessment and a biometric screening, and attend health coaching sessions (if required), will avoid any increase to payroll deductions for medical coverage for 2020. (Your required participation in health coaching sessions will be determined by the results of your PHA.)

Employees who are found to have moderate to high risk health factors after completing the PHA will have the opportunity to attend health coaching sessions to complete their participation in the wellness program to avoid the increase to medical payroll deductions. Employees/Pre-65 Retirees who are found to have no moderate to high risk health factors after completing the PHA will automatically complete their participation in the Wellness Program. If you are required to attend health coaching sessions, your participation in the Wellness Program will be considered complete if you graduate from the health coaching program or attend your health coaching sessions and remain compliant as determined by your health coach.

Employees who do not wish to participate in the wellness Program will see a 7.3% increase to payroll deductions for medical coverage. Employees who indicate their willingness to participate in the Wellness Program will have no increase to their payroll deductions for medical coverage. Employees who fail to complete the PHA or who do not remain compliant in the health coaching program will be charged the 7.3% increase.

When you complete the Health Risk Assessment and the biometric screening, you will receive a certificate for 1 Wellness Day. Your Wellness Day certificates must be redeemed by December 31<sup>st</sup>, 2020. You will not be allowed to redeem your certificates after the 2020 calendar year.

The Health Risk Assessment and biometric screening can be completed during the CCG Personal Health Assessment Event being held between October 1, 2019 and October 30, 2019. You may also choose to have your biometric screening completed by your Primary Care Physician. However, your results must be provided to the CCG Health and Wellness Center in order to receive the certificate for a Wellness Day. Please access the Benefit Resource Center site by visiting [www.columbusga.gov/HR](http://www.columbusga.gov/HR) and obtain a copy of the Physician Form and/or the Physician Recommended Alternative/Waiver Form.

All Wellness Day certificates must be provided when you request your time off.

If you have any questions regarding the 2020 wellness program, please contact NFP at 844-505-9158.



## Health and Wellness Center

### Be Healthy: Wellness and Health Care Support

Columbus Consolidated Government cares about the health of you and your family! That's why we offer comprehensive coverage for wellness benefits and health care support when you need it. Take advantage of these programs to keep you and your family healthy throughout the year.



**Preventive exams** – covered under the health care plans at 100%! Take action and proactively manage your health before a serious medical condition occurs.



**Schedule an appointment 24 hours a day-** by calling 1-800-993-8244 or online at [www.careatc.com/patients](http://www.careatc.com/patients), using your patient portal credentials.



#### **Employee Medical Center-**

- Primary, urgent and preventive care (for ages 3 and up)
- Laboratory testing
- Flu shots
- Treatment for chronic health conditions

### **Columbus Consolidated Government Health and Wellness Center:**

#### **Location**

2000 10<sup>th</sup> Ave. Suite 410 Columbus, GA 31901

#### **Hours of Operation**

Mondays:	8:30am-5:30pm
Tuesdays:	8:30am-5:30pm
Wednesdays:	8:30am-5:30pm
Thursdays:	8:30am-5:30pm
Fridays:	8:30am-5:30pm

#### **Schedule an Appointment:**

(800) 993-8244

#### **Prescription Refill Hotline:**

(800) 993-8244

#### **Types of Services Available:**


- Primary, urgent and preventive care (for ages 3 and up)
- Limited onsite pharmacy (dispensary) - requires an appointment and consultation with authorized Wellness Center medical provider.
- Laboratory testing services - requires an appointment and consultation with Wellness Center medical provider.
- Diagnosis and treatment of chronic health conditions (high blood pressure, high cholesterol, diabetes, asthma, etc.)
- Other health and wellness focused programs such as Smoking Cessation and Weight Loss.



## Dental Benefits – Administered by Anthem BCBS

Maintaining our dental health is a large component in our overall health. While brushing and flossing daily is important, routine dental exams and cleanings are necessary to remove bacteria, plaque, and tartar and detect early signs of gum disease. In addition, regular dental visits may actually help reveal other health issues.

The Columbus Consolidated Government offers dental coverage as summarized below.

Plan Provisions	Low Plan	High Plan
<b>Calendar Year Deductible</b> Single Family Max	\$50 \$150	\$50 \$150
<b>Annual Benefit Max</b>	\$1,000 calendar year	\$1,500 calendar year
<b>Diagnostic/Preventive Services</b> <i>Periodic oral evaluation; Prophylaxis (cleanings), Bitewing X-rays – four films; Topical fluoride application (to age 19)</i>	100% coverage No Deductible	100% coverage No Deductible
<b>Basic Treatment (Type B)</b> Filling, amalgam, e.g., silver-colored, two surfaces; Other visits and Exams; All Other X-rays	70% coverage (subject to deductible)	80% coverage (subject to deductible)
<b>Major Treatment</b> Oral surgery (e.g., tooth extraction, simple); Endodontics (e.g., root canal, molar); Periodontics (e.g., scaling and root planing, per quadrant); Prosthodontics (e.g.: crown, denture); Implants 	40% coverage (subject to deductible)	50% coverage (subject to deductible)
<b>Orthodontia (Child Only)</b> <i>Child(ren) only up to age 19</i>	Not covered	50% coverage up to lifetime maximum benefit of \$1,500

Late Entrant Benefit Waiting Periods: Employees and dependents who did not enroll within 31 days of their initial eligibility, will be subject to the following late entrant waiting periods: 6 months- Oral Surgery, 12 months- all other Major Services, 18 months-Ortho.

This is only a partial list of dental services. Your certificate of benefits will show exactly what is covered and excluded. Keep in mind, if your doctor charges more than the Plan's "reasonable and customary" charge, you may be required to pay the extra amount.

**Log on to [bcbsga.com](http://bcbsga.com) and click on Find a Doctor.**

Click the **Locate Dental Providers** link. Next, choose a specialty from the drop-down menu or select 'no preference' and then click continue. Enter your search criteria by location or name.

**Member/Patient Services:**  
(855) 397-9269

Coverage Tier	Low Plan	High Plan
Employee Only	\$8.21	\$12.63
Employee + Spouse	\$16.41	\$27.97
Employee + Child(ren)	\$15.59	\$29.04
Employee + Family	\$24.63	\$44.83

**NOTE: The Dental Costs are per 24 pay periods.**

## Vision Benefits – Administered by Anthem BCBS

Good visual health can play an important role in our overall health. For those of us with eye care needs, having a Vision plan available from Columbus Consolidated Government can ultimately help offset some of those associated costs in preserving our eye health and ongoing wellness. Becoming a member of the Vision plan available will enable you to take advantage of substantial savings on your eye care and eyewear needs.

Benefit	In-Network	Out-of-Network	Frequency
<b>Vision Exam</b>	\$10 copay	Up to \$30 allowance	Once every calendar year
<b>Contacts Fitting</b> Standard Premium	Member cost up to \$55 10% off retail price	Not covered	Once every calendar year
<b>Contact Lenses *</b>	Allowance	Max Amount	Once every calendar year
Elective Medically Necessary	Up to \$130 allowance Covered in full	Up to \$105 allowance Up to \$210 allowance	
<b>Standard Plastic Lenses</b>	Copayment	Max Amount	Once every calendar year
Single Vision Bifocal Trifocal	Covered in full after a \$10 copay	Up to \$25 Up to \$40 Up to \$55	
<b>Frames</b>	Up to \$130 allowance; 20% off additional cost	Up to \$45 allowance	Once every other calendar year

**\*Your contact lens allowance must be used at the initial time of service.**

**\*\*Please note: This plan covers either contact lenses or lenses for your glasses once every other calendar year.**

Coverage Tier	Cost per 24 pay periods
Employee Only	\$3.05
Employee + Spouse	\$5.33
Employee + Child(ren)	\$5.79
Employee + Family	\$8.84

Blue View Vision offers you one of the largest vision care networks in the industry, with a wide selection of experienced ophthalmologists, optometrists, and opticians. Blue View Vision's network also includes convenient retail locations, many with evening and weekend hours, including West Georgia Eye Care, LensCrafters®, Target® Optical, JCPenney Optical, Sears Optical and Pearle Vision® locations. Best of all – when you receive care from a Blue View Vision participating provider, you can maximize your benefits and money-saving discounts. Members may call Blue View Vision toll-free at (866) 723-0515 with questions about vision benefits or provider locations.

## Basic Life/AD&D & Voluntary Life Insurance – Administered by MetLife

Basic Term Life and AD&D Insurance provides valuable financial protection for your family. Columbus Consolidated Government is pleased to provide Basic Life & AD&D Insurance to all full-time employees in the amount of 1.5 times your base annual income (not to exceed \$250,000) **at no cost to you.**

Voluntary Term Life and AD&D Insurance is also available to provide additional financial protection for you and your family.

Benefit	Coverage
Employee Voluntary Life/AD&D	<p>You can purchase coverage in increments of \$10,000 up to a maximum of \$500,000.</p> <p><b>New Hires:</b> You will have a guarantee issue (GI) amount of \$210,000 (not to exceed 3x your annual salary). Employee elections over GI will require Evidence of Insurability.</p>
Spouse Voluntary Life/AD&D	<p>You can purchase coverage in increments of \$2,000 to a maximum of \$10,000.</p> <p><b>New Hires:</b> You will have a guarantee issue amount of \$10,000.</p>
Child(ren) Voluntary Life	<p>You can purchase coverage in increments of \$2,000 to a maximum of \$10,000.</p> <p><b>New Hires:</b> You will have a guarantee issue amount of \$10,000.</p>
Annual Enrollment	<p>Employee - Current participants are allowed a \$10,000 increase to their current coverage without completing Evidence of Insurability, provided your amount does not exceed the GI.</p>

**Evidence of Insurability (EOI)** is required if your election for you or your dependents exceeds the guarantee issue amounts. EOI may also be required at annual enrollment if you elect or increase coverage over the allowable amounts.



## Voluntary Life Insurance - Continued

### Important Terms to Understand

**Evidence of Insurability:** Evidence of Insurability is a request to verify good health and is often in the form of a questionnaire. This is required when you are requesting insurance that is over the guarantee issue amounts or if you are enrolling after your initial enrollment.

**Guarantee Issue:** Guarantee Issue is the amount of life insurance that you can elect without having to provide evidence of insurability. The guaranteed issue period is 31 days from the date you first become eligible for the plan from your date of hire. If you choose not to enroll when you are first eligible and enroll at a later date, the entire amount of insurance will be subject to evidence of insurability.

Employee Life/AD&D Pay Period Rates per \$10,000 (26 pay periods)	
Age	Employee Rate
<30	0.37
30-34	0.42
35-39	0.51
40-44	0.83
45-49	1.38
50-54	2.31
55-59	3.60
60-64	5.58
65-69	10.02
70-74	16.06
75+	25.38

### Steps to Calculate Employee Premium Per Paycheck

Step 1: Desired amount of Voluntary Life Insurance	_____
	Coverage Amount
Step 2: Divide amount of Voluntary Life In Step 1 by \$10,000	_____
Step 3: Insert Rate from table based on age	_____
Step 4: Multiply Step 2 by Step 3	_____
	Premium per paycheck

Spouse & Child Life/AD&D Per Pay Period Premium is \$0.33 per \$2,000 of coverage. (Ex: \$10,000 in coverage would cost \$1.66 per pay period).

## Whole Life – Administered by AFLAC

While Term Life Insurance is an important benefit to maintain through your working years, Whole Life Insurance can also provide you with an additional level of Life Insurance coverage for the rest of your life.

### **Don't leave your family unprotected, provide for them now with whole life insurance.**

Many employees choose our whole life insurance products because they offer the flexibility to meet a variety of personal needs. With whole life insurance plans, employees have a choice of benefit and premium amounts that fit their paychecks and life styles.

Employees also have access to the cash value accumulated in their plans and may use these savings for loans or withdrawals. And with our voluntary plans, employees own their coverage and can keep them in force even when they retire or change employers.

#### **FLEXIBILITY TO MEET YOUR NEEDS**

Employee – Coverage amount: up to \$100,000. Spouse – Coverage amount: up to \$50,000 (not to exceed employee's coverage). Children (ages 15 days - 24 years) – \$10,000 child term life rider covers all your dependent children for only \$1.38 per week. A \$10,000 or \$25,000 certificate is also available for each child.

#### **BUILDS CASH VALUE**

In addition to having valuable life insurance protection, you can accumulate savings at a guaranteed rate of return. You have access to your cash value and have the ability to make loans or withdrawals.

#### **NO MEDICAL EXAMS REQUIRED**

Employees and their families may apply for benefit amounts by answering only a few medical questions.

#### **PERMANENT INSURANCE PROTECTION**

Once your insurance application has been approved and payroll deductions have started, the coverage is yours to keep by continuing to pay premiums. Your premium will never increase.

#### **PORTABILITY**

Take your coverage with you if you leave the company (with certain stipulations).

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. Definitions, waiting period, pre-existing condition limitation, limitations and exclusions, benefits, termination, portability, etc., may vary based on your employer's home office. Please see your agent for the plan details specific to your employer.

## Group Critical Illness – Administered by AFLAC

Critical Illness Benefits are payable for specified conditions and can help to cover the costs of your treatments and related expenses, regardless of your major medical insurance coverage.

Benefits		
<b>COVERED CRITICAL ILLNESSES:<sup>1</sup></b>	CANCER (Internal or Invasive) 100% HEART ATTACK (Myocardial Infarction) 100% STROKE (Apoplexy or Cerebral Vascular Accident) 100% MAJOR ORGAN TRANSPLANT 100%	RENAL FAILURE (End-Stage) 100% CARCINOMA IN SITU <sup>2</sup> 25% CORONARY ARTERY BYPASS SURGERY <sup>2</sup> 25%
<b>FIRST-OCCURRENCE BENEFIT</b>	After the waiting period, a lump sum benefit is payable upon initial diagnosis of a covered critical illness. Employee benefit amounts available from \$5,000 to \$50,000. Spouse coverage is also available in benefit amounts up to \$25,000. If you are deemed ineligible due to a previous medical condition, you still retain the ability to purchase Spouse coverage.	
<b>ADDITIONAL OCCURRENCE BENEFIT</b>	If an insured collects full benefits for a critical illness under the plan and later has one of the remaining covered critical illnesses, then we will pay the full benefit amount for each additional illness. Occurrences must be separated by at least six months.	
<b>RE-OCCURRENCE BENEFIT</b>	If an insured collects full benefits for a covered condition and is later diagnosed with the same condition, we will pay the full benefit again. The two dates of diagnosis must be separated by at least 12 months, or for cancer, 12 months treatment free. Cancer that has spread (metastasized) even though there is a new tumor, will not be considered an additional occurrence unless the Insured has gone treatment free for 12 months.	
<b>CHILD COVERAGE AT NO ADDITIONAL COST</b>	Each Dependent Child is covered at 25 percent of the primary insured amount at no additional charge.	
<b>\$50 HEALTH SCREENING BENEFIT (Employee and Spouse only)</b>	After the waiting period (30 days), an insured may receive a maximum of \$50 for any one covered health screening test per calendar year. We will pay this benefit regardless of the results of the test. Payment of this benefit will not reduce the critical illness benefit payable under your certificate. There is no limit to the number of years the insured can receive the health screening benefit; it will be paid as long as the certificate remains in force. This benefit is payable for the covered Employee and Spouse. This benefit is not paid for Dependent Children.	
<b>COVERED HEALTH SCREENING TESTS INCLUDE:</b>	<ul style="list-style-type: none"> <li>• Mammography • Colonoscopy • Pap smear • Breast ultrasound • Chest X-ray • PSA (blood test for prostate cancer) • Stress test on a bicycle or treadmill • Bone marrow testing • CA 15-3 (blood test for breast cancer) • CA 125 (blood test for ovarian cancer) • CEA (blood test for colon cancer)</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible sigmoidoscopy • Hemocult stool analysis • Serum protein electrophoresis (blood test for myeloma) • Thermography • Fasting blood glucose test • Serum cholesterol test to determine level of HDL and LDL</li> </ul>

## Group Hospital Indemnity – Administered by AFLAC

Having the Aflac group Hospital Indemnity plan means that you could have added financial resources to help with medical costs or ongoing living expenses.

Benefits	
<b>HOSPITAL CONFINEMENT BENEFIT</b> (up to 180 days per confinement) - This benefit is paid when a covered person is confined to a hospital as a resident bed patient because of a covered sickness or as the result of injuries received in a covered accident. To receive this benefit for injuries received in a covered accident, the covered person must be confined to a hospital within six months of the date of the covered accident. This benefit is payable for only one hospital confinement at a time even if caused by more than one covered accident, more than one covered sickness, or a covered accident and a covered sickness.	\$200 per day
<b>HOSPITAL INTENSIVE CARE BENEFIT</b> (30-day max for any one period of confinement) - This benefit is paid when a covered person is confined in a hospital intensive care unit because of a covered sickness or due to an injury received from a covered accident. To receive this benefit for injuries received in a covered accident, the covered person must be admitted to a hospital intensive care unit within six months of the date of the covered accident. We will pay benefits for only one confinement in a hospital intensive care unit at a time, even if it is caused by more than one covered accident, more than one covered sickness, or a covered accident and a covered sickness. If we pay benefits for confinement in a hospital intensive care unit and a covered person becomes confined to a hospital intensive care unit again within six months because of the same or a related condition, we will treat this confinement as the same period of confinement.	\$200 per day
<b>SURGICAL AND ANESTHESIA BENEFITS</b> - These benefits are paid when a covered person has surgery performed by a physician due to an injury received in a covered accident or because of a covered sickness. If two or more surgical procedures are performed at the same time through the same or different incisions, only one benefit, the largest, will be provided. Surgical and Anesthesia Benefits are available subject to plan definitions and the Surgical Schedule. (The Anesthesia Benefit will be 25 percent of the Surgical Benefit paid.)	Surgery up to <b>\$2,000;</b> Anesthesia up to <b>\$500</b>
<b>OUT-OF-HOSPITAL PRESCRIPTION DRUG BENEFIT</b> - We will pay an indemnity benefit, based on the plan definitions, for each prescription filled for a covered person. Prescription drugs must meet three criteria: (1) be ordered by a doctor; (2) be dispensed by a licensed pharmacist; and (3) be medically necessary for the care and treatment of the patient. This benefit is subject to the Out-of-Hospital Prescription Drug Benefit maximum.	<b>\$10</b> with a 5- prescription maximum per year per covered person
<b>HOSPITAL EMERGENCY ROOM/PHYSICIAN BENEFIT (MEDICAL FEES BENEFIT)</b> - If a covered person is injured in a covered accident or has treatment as the result of a covered sickness, we will pay the benefit as shown for a maximum benefit of \$50 based on the following: \$50 – Physician (per visit) / X-ray (per visit) \$25 – Laboratory fees (per visit) / Injections/medications (per visit) Not to exceed a maximum of \$50 per visit.	Up to a maximum of <b>\$50</b> per visit Maximum \$250 per covered person per calendar year Maximum \$1,000 per Family per calendar year
<b>WELL BABY CARE BENEFIT</b> - We will pay the Well Baby Care Benefit amount associated with each benefit plan option when an insured baby receives well baby care (four visits per calendar year, per insured baby). For this plan, a baby is a dependent child 12 months of age or younger. This benefit is payable only if coverage is issued with the Dependent Children Benefit Rider.	<b>\$25</b> per visit

## Flexible Spending Accounts – Administered by TASC

The FSA consists of two separate accounts: a Health Care Spending Account and Dependent Care Spending Account. The FSA increases your take home pay by reducing your taxable income. Payment with pretax dollars means that you have more money to use on these important expenses.

### Who is Eligible to Participate?

All full-time benefit eligible employees are able to participate in the flexible spending accounts.

### Elections under the Plan

Elections **may not be changed outside the Open Enrollment period** unless you have a change in family status. Eligible changes in status include:

- marriage or divorce or legal separation;
- death of a spouse;
- birth or adoption of a child or a change in legal custody; and
- your or your spouse's new employment or termination of employment or other change in employment status that affects your or your spouse's eligibility for benefits.

Any change to your election because of a change in family status will be effective on the first day of the month following your election.

### Health Care Spending Account

Your Health Care Spending Account allows you to pay for health-related treatments and expenses for you and your dependents not paid for by your insurance programs. The maximum contributions to the Health Care Spending Account cannot exceed \$2,700 during the plan year (as of January 1, 2020). You may roll over up to \$500 of unused funds at the end of the plan year. Expenses that are eligible for reimbursement from the Health Care Spending Account include, but are not limited to, the following examples:

- Deductibles and co-payments not paid by the health insurance option or dental insurance option in which you or any family members participate
- Cost of eligible procedures not covered by health or dental plans
- Vision examinations, glasses, contact lenses and supplies
- Hearing exams and hearing aids
- Alcoholism treatment, birth control, braces, chiropractor fees, prescription drug and medical supplies (used to alleviate or treat injury or illness), orthopedic shoes, psychiatric care, transportation expenses (related to the rendering of medical services), weight loss programs (if prescribed by a physician), wheelchair

**All participants in the Health Care Spending Account will receive a debit card that can be used for eligible expenses at the time of purchase.**

### Dependent Care Spending Account

A Dependent Care FSA can save you money on dependent care expenses you pay while you're at work. These include day care and summer camps for children under age 13 and care for an elderly parent.

- You can contribute up to \$5,000 a year if married and file income taxes or \$2,500 if single or you're married and file separate income tax returns.
- Claims for reimbursement must be made after payment for dependent care expenses are paid.
- Reimbursements can only be made using the funds contributed at the time the claim is submitted.

Once enrolled, you can monitor your Flexible Spending Account balance by registering at [www.tasconline.com](http://www.tasconline.com).

## Employee Assistance Program – Pastoral Institute

Columbus Consolidated Government provides confidential counseling sessions at the Pastoral Institute for you and your family at no cost to you.

With licensed and certified counselors located across the United States, our program gives you easy access to professional help with issues that impact your personal, family and work life. Take advantage of your benefit for any number of issues, including but not limited to, the following.

- Relationships
- Child and elder care
- Stress, anxiety and depression
- Alcohol and drug abuse and other addictions
- Domestic violence and anger
- Divorce, remarriage and step-parenting
- Grief
- Work issues

### Frequently Asked Questions:

Q: How can the EAP be free to me?

A: There is not cost to you because Columbus Consolidated Government pays for a specified number of counseling sessions for you and your family.

Q: How do I set up an appointment for counseling?

A: In the Columbus area, call 706-649-6500. When you call mention the name of your employer (Columbus Consolidated Government) and that you are using your EAP benefit.

Q: What if I don't live in the Columbus area?

A: Call 1-800-649-6446. We will provide you with the names of counselors in your area who meet our standard of care through our Affiliate Provider Network. Then, simply call the counselor's office to make an appointment. Be sure to tell them the name of your employer and that you are using your EAP benefit. Then, call us back with the date of your appointment and counselor's name.

Q: How many EAP sessions do I have?

A: Employees have access to six free visits and the spouse/children have six free visits for a total of 12 visits per year.

Q: What happens if I need more counseling sessions than the company will pay for through the EAP?

A: You have mental health coverage through your medical insurance. After your EAP sessions end, you access a provider through that coverage in the Columbus area. If your church participates in the Pastoral Institute's Covenant Congregation Program, you may be able to use that service as well.

Q: Will management at my company know I'm going to counseling?

A: No. Neither your name nor SSN is given to Columbus Consolidated Government.

Q: In addition to the employee, which family members are covered by the EAP?

A: Most companies cover your spouse, plus unmarried dependent children, stepchildren, and foster children under the age of 26 living in a parent-child relationship with the employee, including unmarried full-time students under the age of 26.

Q: What do I do if I have an emergency situation when you aren't open?

A: If you are suicidal, tell someone in your family immediately. You may also dial 911 to help get you to a safe place. If you have an existing relationship with a counselor, you may call our Counseling Center at 706-649-6500. The Pastoral Institute and its affiliates have a 24/7 on-call emergency service.

## Additional Benefits – MetLife

In addition to the Basic Life/AD&D that Columbus Consolidated Government provides to benefit eligible employees, the following benefits are available to you at no cost.

### **Grief Counseling**

Grief counseling is offered by Harris Rothenberg International, Inc. (through an agreement with MetLife). This service provides you and your beneficiaries access to up to 5 Grief Counseling sessions either face-to-face or over the phone and related concierge services to help cope with grief or mourning — no matter the circumstances — whether it's a death, an illness or a divorce. Grief Counseling sessions and related services provide valuable, confidential and professional support during a difficult time to help address personal and funeral planning needs — at no extra cost

### **Online Will Preparation**

WillsCenter.com offers an online document preparation service that can help you or your spouse/domestic partner prepare a will, living will, power of attorney and HIPAA authorization form. The site is available 24 hours a day, 7 days a week and requires a simple one-time registration.

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**Additionally, the following benefits are available to all employees who enroll in the Voluntary Term Life Insurance through MetLife.**

**Face-to-Face Will Preparation** provides access to an attorney to help you or your spouse create a will or living will, modify an existing will and create a power of attorney document. In addition, you may access an attorney as many times as you need to make updates to these documents. Reimbursement is also available for out-of-network attorneys with set fees.

**Face-to-Face Estate Resolution Services** provides your beneficiaries and executors/ administrators access to face-to-face legal representation for probating your and your spouse's/ domestic partner's estates. Probate services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs, and completion of correspondence necessary to transfer non-probate assets.

**Delivering the Promise** is designed to help beneficiaries sort through the details and serious questions about claims and financial needs during a difficult time. MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to be available for assistance in-person or by telephone to help with filing life insurance claims, government benefits and help with financial questions.

**Funeral Planning Services** offers valuable benefits that span the entire loss spectrum, from planning for a loss to support following a loss and help finding closure. These services are designed to simplify the process for your family & beneficiaries and make it easier to organize an event that will honor a loved one's life. Funeral planning services range from a self-paced funeral planning guide to locating funeral homes and other providers like caterers, florists and headstone vendors, to obtaining cost estimates, and to finding local support groups.

**Travel Assistance with ID Theft** offers you and your family access to emergency services while traveling (domestically or internationally) plus the advantage of concierge assistance for personal and work-related travel and entertainment requests. Identity Theft Solutions is also available to help educate you on identity theft prevention and provide assistance that alleviates the stress victims of identity theft often face. Lastly, you also have access to Mobile Assist which provides information to help avoid expensive mobile telephone charges and help effectively use overseas options.

## Telemedicine – Administered by New Benefits

This is a discount benefits program offering significant savings on things that matter. All of the benefits listed are available to the employee and his/her immediate family.

The membership is simple to use. Employees can search for providers on [www.MeMD.me](http://www.MeMD.me).

Packages	Benefits	*Cost
NFP Advantage	<ul style="list-style-type: none"><li>• MeMD</li><li>• Online Wellness</li><li>• Worklife Services</li><li>• Pharmacy</li></ul>	\$6.12

\*Cost shown is monthly and covers all immediate family members living in your household.

Following your enrollment in the plan, you will receive a packet of information containing an ID card. You will be instructed to go online and register your account and list all eligible family members. Registering before receiving services will greatly reduce the wait time upon initial use.

### MeMD

Illness or injury can strike suddenly! MeMD gives members and their families access to medical help via telephone or web, any time, day or night – \$0 per visit. When primary care is not available, during travel or after-hours, MeMD's national network of US-licensed, board-certified medical providers is available to diagnose and prescribe medication\* when medically necessary for common, acute conditions.

### Online Wellness

Poor health can result in poor productivity. Members have access to resources to help them get stronger, lose weight and feel better with tools to make wellness part of their daily life. Enjoy personal workouts, health tips, thousands of articles and more. Access personalized fitness plans for all stages of life, health and wellness calculators, health risk assessments, and links to hundreds of other wellness resources.

### Worklife Services

Everyday help for everyday living. Worklife Services can help with the good, the challenging and everything in between. Representatives handle the heavy lifting so you can stay focused on what's important. You can be provided with information on childcare, summer camps, and school-aged programs. Receive public, private and specialty school references from kindergarten through college. Find resources for adoption, pregnancy, and disabled and aging loved ones. You can even obtain referrals for house cleaning, lawn maintenance, pet care, and home and auto repair.

### Pharmacy

Members save 10% to 85% on most prescriptions at 60,000 pharmacies nationwide including CVS, Walgreens, Target and more. Just present your card to save an average of 46% on your prescriptions. Members can also compare prescription prices and find participating locations at [MyRxPrice.com](http://MyRxPrice.com). Even if you have insurance, you can present both cards at the pharmacy to receive the lowest price. Immediate family included.

## Medicare Information

**I'm turning 65 this year and still actively working.**

### **What do I need to do?**

If you're turning 65 this year you'll be getting a Medicare Enrollment kit from CMS, giving you the option to enroll in Medicare Parts A, B as well as Medicare Part D. **You'll be getting the kit 60 to 90 days before your birthday.**

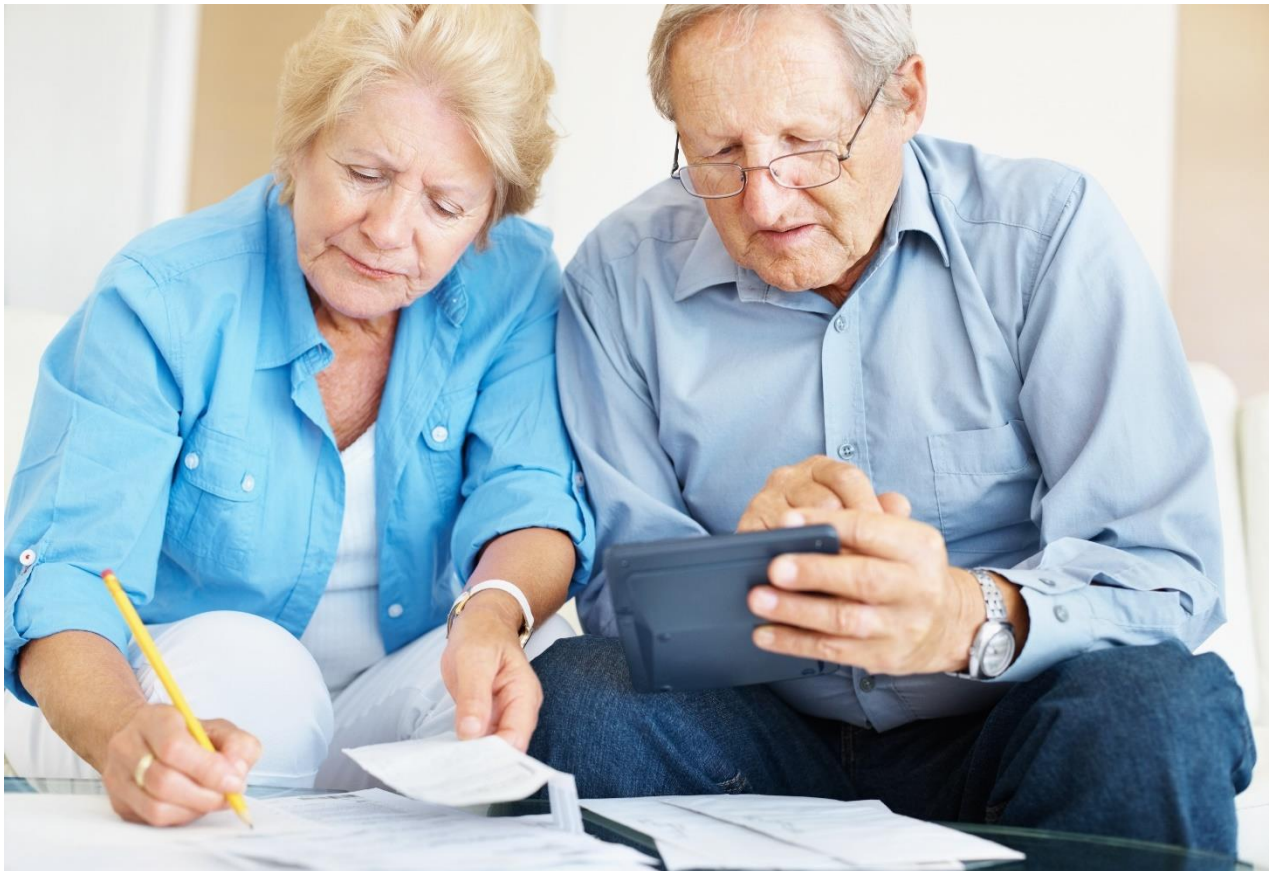
Please read the Medicare materials carefully. It helps to know all you can when you make a decision about enrolling in Medicare.

If you're an active employee and you get health insurance through Columbus Consolidated Government, this coverage will be your primary insurance. Medicare will be your secondary coverage.

Your coverage as an active employee is considered Creditable Coverage for Medicare Parts B and D. As long as you're enrolled in health coverage through Columbus Consolidated Government as an active employee, you won't be penalized if you put off enrolling in Medicare Parts B and D until your retirement.

For more information, visit the Medicare website at:

**<http://www.medicare.gov>** or contact the Human Resources Department.



## PeachCare Information

PeachCare for Kids offers free to low cost health insurance to uninsured, eligible children living in Georgia.

### **Eligibility requirements:**

- U.S. citizens, certain qualified legal residents, refugees or asylees who reside in Georgia.
- Age 18 and under (eligible until 19<sup>th</sup> birthday).
- Uninsured for at least 2 months
- Family income less than or equal to 247% of the federal poverty level, \$49,800 for a family of three and \$60,024 for a family of four.

### **Your child may be ineligible if:**

Your child is eligible for Medicaid. If your child is potentially eligible for Medicaid, PeachCare for Kids® will forward your application to the Medicaid agency and your child will be enrolled.

If you are determined ineligible for PeachCare for Kids, you may qualify for other health benefit programs with the State of Georgia or with the Health Insurance Marketplace under the Affordable Care Act. Your information may be forwarded to those programs for review.

### **Changing Eligibility Requirements for Medicaid Enrollment for Children:**

In 2014, the Affordable Care Act raised mandatory Medicaid eligibility to:

- 205% of the Federal Poverty Level for children from birth to 12 months of age
- 149% of the Federal Poverty Level for children from age 1 through 5
- 133% of the Federal Poverty Level for children from age 6 through 19<sup>th</sup> birthday

This means that your child may become eligible for Medicaid. When your next annual review is completed, your child may be transferred to Medicaid. Your child's case will remain with PeachCare for Kids until that time. Your Care Management Organization (CMO) will remain the same after the transfer. You will be notified of the details when this occurs.

### **PeachCare for Kids® health benefits include:**

- Care from a doctor when your child is sick
- Preventive services such as immunizations and regular check-ups
- Specialist care
- Dental care
- Vision care, including vision screenings and eyeglasses
- Hospitalization
- Emergency room services
- Prescription medications
- Mental health care

Each child will have a choice of a Georgia Families Care Management Organization (CMO), a private health plan that is responsible for coordinating your child's health care. You will also be able to choose your child's primary care provider.

### **How much does it cost?**

There is no cost for children under age 6. Currently, the cost per month for PeachCare for Kids® coverage is \$0 to \$36 for one child and a maximum of \$72 for two or more children living in the same household. Once you complete the application, information about paying your premium will be displayed.

If you have any questions, please call toll-free at 877-GA-PEACH (427-3224) or visit [www.peachcare.org](http://www.peachcare.org).

## Disclosure Notice – Prescription Drug and Medicare Notice

### Important Notice from the Columbus Consolidated Government About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the Columbus Consolidated Government and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. The Columbus Consolidated Government has determined that the prescription drug coverage offered by the Anthem BCBS Gold and Silver plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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#### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

#### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Columbus Consolidated Government coverage will not be affected.

If you drop your current prescription drug coverage and enroll in Medicare prescription drug coverage, you may enroll back into the **Columbus Consolidated Government** benefit plan during an open enrollment period under the Columbus Consolidated Government benefit plan.

#### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the Columbus Consolidated Government and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

#### For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Columbus Consolidated Government changes. You also may request a copy of this notice at any time.

#### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

Visit [www.medicare.gov](http://www.medicare.gov) call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

From: January 1, 2020 to December 31, 2020

Name of Entity/Sender: Columbus Consolidated Government

Contact Person: Keisha Johnson

## Disclosure Notice - CHIP

### Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

ALABAMA – Medicaid	FLORIDA – Medicaid
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	Website: <a href="http://flmedicaidprecovery.com/hipp/">http://flmedicaidprecovery.com/hipp/</a> Phone: 1-877-357-3268
ALASKA – Medicaid	GEORGIA – Medicaid
The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a>	Website: <a href="http://dch.georgia.gov/medicaid">http://dch.georgia.gov/medicaid</a> Click on Health Insurance Premium Payment (HIPP) Phone: 678-564-1162 ext 2131
ARKANSAS – Medicaid	INDIANA – Medicaid
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> Phone: 1-877-438-4479 All other Medicaid Website: <a href="http://www.indianamedicaid.com">http://www.indianamedicaid.com</a> Phone 1-800-403-0864
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	IOWA – Medicaid
Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: <a href="http://Colorado.gov/HCPF/Child-Health-Plan-Plus">Colorado.gov/HCPF/Child-Health-Plan-Plus</a> CHP+ Customer Service: 1-800-359-1991/ State Relay 711	Website: <a href="http://dhs.iowa.gov/hawki">http://dhs.iowa.gov/hawki</a> Phone: 1-800-257-8563
KANSAS – Medicaid	NEW HAMPSHIRE – Medicaid
Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a> Phone: 1-785-296-3512	Website: <a href="https://www.dhhs.nh.gov/ombp/nhhpp/">https://www.dhhs.nh.gov/ombp/nhhpp/</a> Phone: 603-271-5218 Hotline: NH Medicaid Service Center at 1-800-852-3345 ext. 5218
KENTUCKY – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a> Phone: 1-800-635-2570	Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid">http://www.state.nj.us/humanservices/dmahs/clients/medicaid</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710

<b>LOUISIANA – Medicaid</b> Website: <a href="http://dhh.louisiana.gov/index.cfm/subhome/1/n/331">http://dhh.louisiana.gov/index.cfm/subhome/1/n/331</a> Phone: 1-888-695-2447	<b>NEW YORK – Medicaid</b> Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> Phone: 1-800-541-2831
<b>MAINE – Medicaid</b> Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a> Phone: 1-800-442-6003 TTY: Maine relay 711	<b>NORTH CAROLINA – Medicaid</b> Website: <a href="https://Medicaid.ncdhhs.gov/">https://Medicaid.ncdhhs.gov/</a> Phone: 919-855-4100
<b>MASSACHUSETTS – Medicaid and CHIP</b> Website: <a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a> Phone: 1-800-862-4840	<b>NORTH DAKOTA – Medicaid</b> Website: <a href="http://www.nd.gov/dhs/services/medicalsev/medicaid/">http://www.nd.gov/dhs/services/medicalsev/medicaid/</a> Phone: 1-844-854-4825
<b>MINNESOTA – Medicaid</b> Website: <a href="http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp">http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> Phone: 1-800-657-3739	<b>OKLAHOMA – Medicaid and CHIP</b> Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742
<b>MISSOURI – Medicaid</b> Website: <a href="https://www.dss.mo.gov/mhd/participants/pages/hipp.htm">https://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005	<b>OREGON – Medicaid</b> Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> Phone: 1-800-699-9075
<b>MONTANA – Medicaid</b> Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HI PP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HI PP</a> Phone: 1-800-694-3084	<b>PENNSYLVANIA – Medicaid</b> Website: <a href="http://www.dhs.pa.gov/provider/medicalassistance/healthisurancepremiumpaymenthippprogram/index.htm">http://www.dhs.pa.gov/provider/medicalassistance/healthisurancepremiumpaymenthippprogram/index.htm</a> Phone: 1-800-692-7462
<b>NEBRASKA – Medicaid</b> Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: (855) 632-7633 Lincoln: (402) 473-7000 Omaha: (402) 595-1178	<b>RHODE ISLAND – Medicaid</b> Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 855-697-4347, or 401-462-0311 (Direct Rite Share Line)
<b>NEVADA – Medicaid</b> Medicaid Website: <a href="https://dhcfp.nv.gov">https://dhcfp.nv.gov</a> Medicaid Phone: 1-800-992-0900	<b>SOUTH CAROLINA – Medicaid</b> Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820
<b>SOUTH DAKOTA - Medicaid</b> Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059	<b>WASHINGTON – Medicaid</b> Website: <a href="http://www.hca.wa.gov/">http://www.hca.wa.gov/</a> Phone: 1-800-562-3022 ext. 15473
<b>TEXAS – Medicaid</b> Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-440-0493	<b>WEST VIRGINIA – Medicaid</b> Website: <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
<b>UTAH – Medicaid and CHIP</b> Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669	<b>WISCONSIN – Medicaid and CHIP</b> Website: <a href="https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf">https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf</a> Phone: 1-800-362-3002
<b>VERMONT– Medicaid</b> Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427	<b>WYOMING – Medicaid</b> Website: <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> Phone: 307-777-7531
<b>VIRGINIA – Medicaid and CHIP</b> Medicaid Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> Medicaid Phone: 1-800-432-5924 CHIP Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> CHIP Phone: 1-855-242-8282	

To see if any more States have added a premium assistance program, or for more information on special enrollment rights, you can contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Ext. 61565

OMB Control Number 1210-0137 (expires 12/31/2019)

## Disclosure Notice – Continued

Unless otherwise noted, a paper copy is available, free of charge, by calling NFP at 800-994-7429.

### **NOTICE OF YOUR HIPAA SPECIAL ENROLLMENT RIGHTS:**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards you or your dependents' other coverage). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contribution toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself or your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

### **SECTION 125 PRE-TAX BENEFIT AUTHORIZATION NOTICE:**

Before-tax deductions will lower the amount of income reported to the federal government. This may result in slightly reduced Social Security benefits. If you do not enroll eligible dependents at this time, you may not enroll them until the next open enrollment period. You may not drop the coverage you elected until the next open enrollment period. You may only make a change or drop coverage elections before the next open enrollment period under the following circumstances:

A change in marital status, or

A change in the number of dependents due to birth, adoption, placement for adoption or death of a dependent, or

A change in employment status for myself or my spouse, or

Open enrollment elections for my spouse, or

A change in dependents eligibility, or

A change in residence or worksite.

Any change being made must be appropriate and consistent with the event and must be made within 30 days of when the event occurred. All changes are subject to approval by your Employer/Plan.

### **WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 ANNUAL NOTICE:**

The Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breast, prostheses, and complications resulting from a mastectomy, including lymph edema.

### **NEWBORNS' ACT DISCLOSURE:**

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96) hours.

**NOTICE OF PRIVACY PRACTICES FOR PROTECTED HEALTH INFORMATION:** This Notice describes how the Plan(s) may use and disclose your protected health information ("PHI") and how you can get access to your information. The privacy of your protected health information that is created, received, used or disclosed by the Plan(s) is protected by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"). This Notice is available on the web at: [www.ccg.bswift.com](http://www.ccg.bswift.com). A paper copy is also available, free of charge, by calling your Employer or NFP at 800-994-7429. Please note the participant is responsible for providing a copy to their dependents covered under the group health plan."

**GENERAL NOTICE OF COBRA CONTINUATION COVERAGE RIGHTS:** On April 7, 1986, a federal law was enacted (Public Law 99-272, Title X) requiring that most employers sponsoring group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called "continuation coverage") at group rates in certain instances where coverage under the plan would otherwise end. If you or your eligible dependents enroll in the group health benefits available through your Employer you may have access to COBRA continuation coverage under certain circumstances. Therefore, your plan makes available to you and your dependents the General Notice Of COBRA Continuation Coverage Rights. This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it. The full Notice is available on the web at: [www.ccg.bswift.com](http://www.ccg.bswift.com). A paper copy is also available, free of charge, by calling your Employer or NFP at 800-994-7429. Please note the participant is responsible for providing a copy to their spouse/dependents covered under the group health plan.

**SUMMARY OF BENEFITS AND COVERAGE (SBC):** As an employee, the group health (medical) benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC) which summarizes important information about any health coverage option in a standard format to help you compare across options. The SBC is available on the web at [www.ccg.bswift.com](http://www.ccg.bswift.com). A paper copy is also available, free of charge, by calling your Employer or NFP at 800-994-7429. Please note the participant is responsible for providing a copy to their dependents covered under the group health plan.

**HEALTH INSURANCE MARKETPLACE NOTICE (a.k.a. Exchange Notice):** When key parts of the health care law took effect in 2014, a new way to buy health insurance became available through the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, the Marketplace notice provides some basic information about the Marketplace and employment-based health coverage offered by your employer. This notice is available on the web at [www.ccg.bswift.com](http://www.ccg.bswift.com). A paper copy is also available, free of charge, by calling your Employer.

## Why Would I Contact the NFP Service Center?

**Order ID Cards:** We can contact the insurance carrier directly and have your replacement card in ten to fifteen business days.

**Claim Resolution and Research:** We can help you understand your Explanation of Benefits (EOB) as well as contact the insurance carriers on your behalf. We can assist in appealing a denied claim or help you request a Prior Authorization (PA) from your physician as may be required by your medical carrier. We can also help you file out-of-network claims and assist with reimbursement if you require medical assistance while traveling outside of the United States.

**Locate In-Network Providers:** Staying in network saves everyone money. Our service center can help you locate in-network providers for medical, dental and vision coverage whether you are at home or away.

**Request Copies of Any Necessary Forms:** Medical claim forms, out-of-network claim forms, evidence of insurability forms, short and long term disability claim forms and any other applicable forms are always available if the need should arise.

**Understanding Your Benefits:** We can assist you with questions regarding deductibles, copayments and coinsurance. We can explain waiting periods, elimination periods and eligibility rules.

**Explain Qualifying Events:** Most benefit plans require that you have a Qualifying Event (like marriage, birth of a child or other life event) to make a change in your election anytime other than during open enrollment. We work with your employer to ensure that your change follows the rules of the plan, that your request is allowed within the appropriate timeframes, and that you give proper documentation of the event.

**Annual Enrollment Information:** We can provide details about when open enrollment begins and ends and if your plan designs or payroll deductions are changing.

**Enrollment Assistance:** The service center representative can walk you through every step of the enrollment process. Whether it's an online enrollment or paper enrollment form, your service center representative is available to help.

**Confirmation Statements:** We can provide copies of your online enrollment confirmation statement or a copy of your paper enrollment form at any time.

*The service center is available from 8:30 a.m. to 5:00 p.m. Monday through Friday to assist you. We have an after-hours voice mailbox and your call will be returned the next business day.*

**1-844-505-9158**

**[NFPsecustomerservice@NFP.com](mailto:NFPsecustomerservice@NFP.com)**

## Contact Information

Plan	Administrator	Website	Phone Number
Benefit/Enrollment Questions	NFP	<a href="http://www.nfp.com">www.nfp.com</a>	844-505-9158
Retiree Service Center	NFP	<a href="http://www.nfp.com">www.nfp.com</a>	844-505-9458
Medical Benefits	Anthem BCBS	<a href="http://www.bcbsga.com">www.bcbsga.com</a>	855-397-9267
Pharmacy Benefits	PharmAvail	<a href="http://www.pharmavail.com">www.pharmavail.com</a>	800-933-3734
Dental Benefits	Anthem BCBS	<a href="http://www.bcbsga.com">www.bcbsga.com</a>	800-627-0004
Vision Benefits	Anthem BCBS	<a href="http://www.bcbsga.com">www.bcbsga.com</a>	866-723-0515
Life and AD&D Insurance	MetLife	<a href="http://www.metlife.com">www.metlife.com</a>	800-638-5433
Whole Life, Critical Illness, Hospital Indemnity	AFLAC	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>	800-433-3036
Flexible Spending Accounts	TASC	<a href="http://www.tasconline.com">www.tasconline.com</a>	800-422-4661
Telemedicine	NewBenefits	<a href="http://www.MeMD.me">www.MeMD.me</a>	855-636-3669
Employee Assistance Program (EAP)	Pastoral Institute	<a href="http://www.pastoralinstitute.org">www.pastoralinstitute.org</a>	800-649-6446
CCG Health and Wellness Center	CareATC	<a href="http://www.patients.careatc.com">www.patients.careatc.com</a>	800-993-8244





[NFP.com](http://NFP.com)  
1-800-994-7429